

AMENDMENTS TO THE CLAIMS

1. (Original) A method for obtaining consent for computer-aided delivery of compliance information, the method comprising:

electronically providing computer-executable instructions for obtaining consent from an individual for subsequent computer-aided delivery of additional compliance information to the individual;

prompting, by execution of the instructions on a first computer, the individual for consent to the subsequent computer-aided delivery of the additional compliance information to the individual;

communicating the individual's consent from the first computer to a second computer, the second computer connected to the first computer over a network; and

transmitting additional compliance information from the second computer to the first computer.

2. (Original) The method of claim 1 wherein the computer-executable instructions includes instructions for providing a first set of compliance information to the individual.

3. (Original) A system for obtaining consent from a user for computer-aided delivery of compliance information, the system comprising:

a sending computer arrangement programmed to send software to a user device, the software comprising computer executable instructions; and
the user device programmed to:

execute the computer executable instructions,

prompt the user to consent to the computer aided delivery of compliance information,
and

communicate the consent to a second device.

4. (Original) The system of claim 3 wherein the second device is the sending computer arrangement.

5. (Original) The system of claim 3 wherein the software is sent in a message over a network.
6. (Original) The system of claim 5 wherein the computer executable instructions allow the user to consent by replying to the message.
7. (Original) The system of claim 5 wherein the computer executable instructions allow the user to consent by following a link in the message.
8. (Original) The system of claim 5 wherein the computer executable instructions allow the user to consent by executing a form included in the message.
9. (Original) The system of claim 3 wherein the sending computer arrangement is further programmed to send compliance information to the user device.
10. (Original) The system of claim 3 wherein the sending computer arrangement is further programmed to send a notification about the compliance information to the user device.
11. (Original) The system of claim 10 wherein the notification comprises a message sent over a network.
12. (Original) The system of claim 11 wherein the notification contains a link to a location of the compliance information.
13. (Original) The system of claim 12 wherein the location of the compliance information is a web page.
14. (Original) The system of claim 13 wherein the web page is stored in the sending computer arrangement.

15. (Original) The system of claim 3 wherein the compliance information comprises one or more additions or changes to a mutual fund prospectus.

16. (Original) The system of claim 3 wherein the second device stores the communicated consent.

17. (Original) The system of claim 3 wherein the sending computer arrangement comprises a server.

18. (Original) A computer-implemented method of providing an entity with compliance information stored in a compliance information database, the method comprising:

- (a) identifying a specific compliance information record in the compliance information database to be provided; and
- (b) directing a database management function to send a hyperlink to the entity pointing to the specific compliance information record.

19. (Original) A method of providing access to a compliance information database, the method comprising:

under control of a first client system:

 sending an access instruction message; and

under control of a server system:

 receiving the access instruction message from the first client system,

 identifying a specific compliance information record within the access instruction message,

 identifying a destination address within the access instruction message,

 creating a hyperlink pointing to the specific compliance information record in the compliance information database, and

 transmitting the hyperlink to the destination address.

20. (Original) The method of claim 19, wherein the destination address is located at a second client system and the hyperlink is transmitted from the server system to the second client system via the Internet.

21. (Original) The method of claim 19, wherein the destination address is located at a second client system, the method further comprising:

under control of the second client system:

receiving the hyperlink from the server system, and
accessing the server system via the hyperlink.

22. (Original) The method of claim 21, further comprising:

under control of the server system:

detecting an access to the server system by the second client system via the hyperlink;

determining whether or not the hyperlink is valid; and
when the hyperlink is determined to be valid:

identifying a specific compliance information record from the hyperlink,
retrieving the specific compliance information record from the
compliance information database, and

causing the specific compliance information record to be displayed on the
second client system.

23. (Original) A computer-implemented method of providing compliance information stored in a compliance information database, the method comprising:

receiving an instruction that identifies a specific compliance information record in the
compliance information database;

creating a hyperlink pointing to the specific compliance information record; and
sending the hyperlink to a destination address.

24. (Original) The computer-implemented method of claim 23, further comprising:
receiving an access request to access the compliance information database via a received
hyperlink;

determining whether the received hyperlink is valid; and

when the received hyperlink is determined to be valid, identifying a specific compliance
information record from data in the received hyperlink and providing the specific compliance
information record to a source of the received hyperlink.

25. (Original) A system for sharing compliance information data stored in a compliance
information database, the system comprising:

a first client system operative to:

search the compliance information database,

identify a specific compliance information record,

identify a destination address, and

send an access instruction message with respect to the specific compliance
information record and destination; and

a database server system operative to:

receive the access instruction message,

determine the specific compliance information record and destination address from
the access instruction message,

create a hyperlink pointing to the specific compliance information record in the
compliance information database, and

send the hyperlink to the destination address.

26. (Original) The system of claim 25, wherein the first client system communicates with
the database server system over the Internet.

27. (Original) The system of claim 25, wherein the first client system communicates with
the database server system over an intranet.

28. (Original) A computer program product comprising:

a computer-readable medium; and

computer program instructions on the computer-readable medium, wherein the computer program instructions, when executed by a computer, direct the computer to perform a method of sharing compliance information data stored in a compliance information database, the method comprising:

receiving an access instruction,

identifying a specific compliance information record and a destination address in the access instruction,

creating a hyperlink pointing to the specific compliance information record, and sending the hyperlink to the destination address.

29. (Original) The computer program product of claim 28, wherein the method further comprises at least one of:

receiving the access instruction over the Internet; and

sending the hyperlink over the Internet.

30. (Original) A system for sharing compliance information data stored in a compliance information database, the system comprising:

a database server system operative to:

receive an access instruction message;

determine a specific compliance information record and destination address from the access instruction message;

create a hyperlink pointing to the specific compliance information record in the compliance information database; and

send the hyperlink to the destination address.

31. (Original) The system of claim 30, wherein a first client system sends the access instruction message to the database server system over the Internet.

32. (Original) The system of claim 31, wherein the first client system sends the access instruction message to the database server system over an intranet.

33. (Original) A method of obtaining consent for electronic delivery of compliance information, the method comprising:

- (a) identifying a specific compliance information record in the compliance information database to be provided; and
- (b) directing a database management function to send a hyperlink to the entity pointing to the specific compliance information record.

34. (New) A method for obtaining consent for computer-aided delivery of information, the method comprising:

forwarding to an individual computer-executable instructions for obtaining consent from the individual for computer-aided delivery of information to the individual;

prompting, by execution of the instructions on a first computer, the individual for consent to the computer-aided delivery of the information; and

communicating the individual's consent to a second computer.

35. (New) The method of claim 34 further comprising delivering a notification to the individual about the information.

36. (New) The method of claim 35 wherein the notification comprises an identification of the location of the information.

37. (New) The method of claim 35 wherein the notification comprises an address of a site on the World Wide Web where the information is located.

38. (New) The method of claim 35 wherein the notification comprises instructions on accessing the information with the assistance of a computer.

39. (New) The method of claim 34 further comprising storing the communicated consent.

40. (New) The method of claim 34 further comprising sending the individual the information via computer-aided delivery.

41. (New) The method of claim 34, 35, 36, 37 or 38 wherein the delivery occurs over a computer communications link.

42. (New) The method of claim 40 wherein the sending occurs over a computer communications link.

43. (New) The method of claim 34, 35, 36, 37, 38, 39, or 40 wherein the information is sensitive information.

44. (New) The method of claim 43 wherein the information is compliance information.

45. (New) The method of claim 34 wherein the first computer is a portable digital device.

46. (New) A method for obtaining consent for computer-aided delivery of information, the method comprising:

providing, to an individual, information relating to consent to computer-aided delivery of information to the individual;

prompting the individual to consent to the computer-aided delivery of information; and

communicating the individual's consent to a computer.

47. (New) The method of claim 46 further comprising delivering a notification to the individual about the information.

48. (New) The method of claim 47 wherein the notification comprises an identification of the location of the additional information.

49. (New) The method of claim 47 wherein the notification comprises an address of a site on the World Wide Web where the additional information is located.

50. (New) The method of claim 47 wherein the notification comprises instructions on accessing the information with the assistance of a computer.

51. (New) The method of claim 46 further comprising storing the communicated consent.

52. (New) The method of claim 46 further comprising sending the individual the information via computer-aided delivery.

53. (New) The method of claim 46, 47, 48, 49 or 50 wherein the delivery occurs over a computer communications link.

54. (New) The method of claim 52 wherein the sending occurs over a computer communications link.

55. (New) The method of claim 46, 47, 48, 49, 50, 51 or 52 wherein the additional information is sensitive information.

56. (New) The method of claim 55 wherein the additional information is compliance information.

57. (New) An article of manufacture, comprising:

a computer-readable medium storing computer-executable instructions, the computer-executable instructions for execution on a first computer to cause the first computer to prompt an individual using the first computer to consent to computer-aided delivery of information, the computer-executable instructions also for execution on the first computer to cause the first computer to communicate the consent from the first computer to a second computer.

58. (New) The article of manufacture of claim 57 wherein the computer-executable instructions further enable the first computer to receive identification of the location of the information.

59. (New) The article of manufacture of claim 57 wherein the computer-executable instructions further enable the first computer to receive the information via computer-aided delivery.

60. (New) The article of manufacture of claim 57 wherein the computer-executable instructions further enable storing the consent.

61. (New) The article of manufacture of claim 57 wherein the computer-executable instructions further enable the first computer to receive an address of a site on the World Wide Web where the information is located.

62. (New) The article of manufacture of claim 57, 58, 59, 60 or 61 wherein the information is sensitive information.

63. (New) The article of article of manufacture of claim 62 wherein the information is compliance information.

64. (New) The article of manufacture of claim 57 wherein the computer-executable instructions further enable the first computer to access the information.

65. (New) The article of manufacture of claim 57 wherein the computer-executable instructions further enable the first computer to determine the location of the information.

66. (New) A method of obtaining consent to electronically send information to an individual, the method comprising:

providing computer-executable instructions for obtaining consent from the individual for computer-aided delivery of the information to the individual;

prompting, by execution of the instructions on a first computer, the individual for consent to the computer-aided delivery of the information to the individual;

communicating the individual's consent from the first computer to a second computer, the second computer connected to the first computer over a network; and

transmitting the information to the individual.

67. (New) The method of claim 66 wherein the providing occurs over a computer communications link.

68. (New) The method of claim 66 wherein the transmitting comprises sending an address on the World Wide Web where the information is located to the individual.

69. (New) The method of claim 66 wherein the information is transmitted from the second computer to the first computer.

70. (New) The method of claim 67, 68 or 69 wherein the transmitting occurs over a computer communications link.

71. (New) The method of claim 67, 68 or 69 wherein the information is sensitive information.

72. (New) The method of claim 71 wherein the information is compliance information.

73. (New) The method of claim 66 wherein the transmitting comprises enabling the individual to access the information.

74. (New) The method of claim 66 further comprising storing a record of the consent.

75. (New) A system of obtaining consent to electronically send information to a user, the system comprising a computer programmed to:

send a communication to a user, the communication comprising computer executable instructions for obtaining a consent response from the user for electronic delivery of the information;

receive the consent response from the user; and

if the consent response is positive, cause the information to be electronically delivered to the user.

76. (New) The system of claim 75 wherein the communication further comprises disclosure information regarding electronic delivery of the information.

77. (New) The system of claim 75 wherein the communication comprises a message sent over a computer communications link.

78. (New) The system of claim 75 wherein causing the information to be electronically delivered to the user comprises causing an address on the World Wide Web where the information is located to be electronically delivered to the user.

79. (New) The system of claim 75 wherein causing the information to be electronically delivered to the user comprises causing instructions for obtaining the information via computer-aided delivery to be electronically delivered to the user.

80. (New) The method of claim 75, 76, 77, 78 or 79 wherein the electronic delivery occurs over a computer communications link.

81. (New) The method of claim 75, 76, 77, 78 or 79 wherein the information is sensitive information.

82. (New) The method of claim 81 wherein the information is compliance information.

83. (New) The method of claim 78 wherein the computer is further programmed to store the consent response.

84. (New) A system for obtaining consent to electronically send information to a user, the system comprising:

a first computer subsystem programmed to display instructions for the user to consent to electronic delivery of the information; and

a second computer subsystem programmed to receive an indication of consent from the user and cause the information to be sent to the user.

85. (New) The system of claim 84 wherein the instructions further comprise disclosure information regarding electronic delivery of the information.

86. (New) The system of claim 84 wherein the second computer subsystem receives the indication of consent from the user over a computer communications link.

87. (New) The system of claim 84 wherein causing the information to be sent to the user comprises causing an address on the World Wide Web where the information is located to be sent to the user.

88. (New) The system of claim 84 wherein causing the information to be sent to the user comprises causing instructions for obtaining the information via computer-aided delivery to be sent to the user.

89. (New) The system of claim 84, 85, 86, 87 or 88 wherein the information is sent to a user over a computer communications link.

90. (New) The system of claim 84, 85, 86, 87 or 88 wherein the information is sensitive information.

91. (New) The system of claim 90 wherein the information is compliance information.

92. (New) The system of claim 84 wherein the second computer subsystem is further programmed to store the received indication of consent.

93. (New) The system of claims 84 or 92 wherein the second computer subsystem is a single computer.

94. (New) The system of claim 84 wherein the first computer subsystem is further programmed to accept consent related input from the user.

95. (New) The system of claim 84 or 94 wherein the first computer subsystem is further programmed to send the indication of consent to the second computer subsystem.

96. (New) A computer program product comprising:

a computer readable medium;

computer program instructions on the computer-readable medium, wherein the computer program instructions, when executed by a computer, direct the computer to perform a method of obtaining consent to electronically send information to a user, the method comprising: receiving consent from the user.

97. (New) The computer program product of claim 96 wherein the method further comprises directing the computer to send the consent to a second computer.

98. (New) The computer program product of claim 97 wherein the sending occurs over a computer communications link.

99. (New) The computer program product of claim 96 wherein the computer program product further comprises instructions for providing access to the information.

100. (New) The computer program product of claim 99 wherein providing access comprises providing instructions for obtaining the information electronically.

101. (New) The computer program product of claim 99 wherein providing access comprises providing an address on the World Wide Web where the information is located.

102. (New) The computer program product of claim 96, 97, 98, 99, 100 or 101 wherein the information is sensitive information.

103. (New) The computer program product of claim 102 wherein the information is compliance information.

104. (New) The method of claim 96 or 97 wherein the method further comprises storing the received consent.

105. (New) A computer-readable signal transmitted on a computer-readable medium, the computer readable signal comprising computer program instructions that, when executed by a computer, direct the computer to perform a method of obtaining consent to electronically send information to a user, the method comprising:

requesting the consent from the user; and
receiving the consent from the user.

106. (New) The computer-readable signal of claim 105 wherein the method further comprises sending the consent to a second computer.

107. (New) The computer-readable signal of claim 106 wherein the sending occurs over a computer communications link.

108. (New) The computer-readable signal of claim 105 wherein the computer-readable signal further comprises instructions for providing access to the information.

109. (New) The computer-readable signal of claim 108 wherein providing access comprises providing instructions for obtaining the information electronically.

110. (New) The computer-readable signal of claim 108 wherein providing access comprises providing an address on the World Wide Web where the information is located.

111. (New) The computer-readable signal of claim 105, 106, 107, 108, 109 or 110 wherein the information is sensitive information.

112. (New) The computer-readable signal of claim 111 wherein the information is compliance information.

113. (New) The computer-readable signal of claim 105 wherein the method further comprises storing the received consent.

114. (New) A method comprising:
requesting consent of a user to the electronic delivery of information; and
once that consent is deemed given by the user, enabling the delivery of the information to the user.

115. (New) The method of claim 114 further comprising receiving the consent.

116. (New) The method of claim 115 wherein the consent is received over a computer communications link.

117. (New) The method of claim 114 further comprising storing the consent.

118. (New) The method of claim 114 wherein enabling the delivery of information comprises sending the information to the user.

119. (New) The system of claim 118 wherein enabling the delivery of information in electronic form comprises sending the information.

120. (New) The method of claim 118 wherein enabling the delivery of information comprises providing instructions for obtaining the information electronically.

121. (New) The method of claim 118 wherein enabling the delivery of information comprises providing an address on the World Wide Web where the information is located.

122. (New) The method of claim 114 wherein the consent is deemed given by an affirmative action from the user.

123. (New) The method of claim 114 wherein the consent is requested by sending the user a computer-readable device.

124. (New) The method of any of claims 114-123 wherein the information is sensitive information.

125. (New) The method of claim 124 wherein the information is compliance information.

126. (New) A system for obtaining consent comprising:
a first computer subsystem programmed to:

send a computer readable message to a second computer; and
receive a computer readable response from the second computer indicating the consent of a user to receive information in electronic form.

127. (New) The system of claim 126 wherein the first computer subsystem is further programmed to receive the consent.

128. (New) The system of claim 127 wherein the consent is received over a computer communications link.

129. (New) The system of claim 126 wherein the first computer subsystem is further programmed to store the consent.

130. (New) The system of claim 126 wherein the first computer subsystem is further programmed to enable the delivery of information in electronic form.

131. (New) The system of claim 130 wherein enabling the delivery of information in electronic form comprises sending the information.

132. (New) The system of claim 130 wherein enabling the delivery of information in electronic form comprises providing instructions for obtaining the information.

133. (New) The system of claim 130 wherein enabling the delivery of information in electronic form comprises providing an address on the World Wide Web where the information is located.

134. (New) The system of claim 130 wherein the delivery of information in electronic form is enabled for delivery.

135. (New) The system of claim 126 wherein the consent is deemed given after an affirmative action from the user.

136. (New) The system of any of claims 126-135 wherein the information is sensitive information.

137. (New) The system of claim 136 wherein the information is compliance information.

138. (New) The system of claims 126, 127, 129, or 130 wherein the first computer subsystem is a single computer.

139. (New) A method for obtaining consent for delivery of information in electronic form, the method comprising:

sending a computer readable message notifying an entity of the availability of information in electronic form;

allowing the entity to indicate the entity's level of consent to viewing information in electronic form.

140. (New) The method of claim 139 wherein the sending occurs over a computer communications link.

141. (New) The method of claim 139 further comprising enabling the delivery of information in electronic form.

142. (New) The method of claim 141 wherein enabling the delivery of information in electronic form comprises providing instructions for obtaining the information.

143. (New) The system of claim 142 wherein enabling the delivery of information in electronic form comprises sending the information.

144. (New) The method of claim 141 wherein enabling the delivery of information in electronic form comprises providing an address on the World Wide Web where the information is located.

145. (New) The method of claim 141 wherein the delivery of information in electronic form is enabled for delivery to the entity.

146. (New) The method of claim 139 wherein the level of consent is determined through an affirmative action from the entity.

147. (New) The method of claim 139 wherein the computer readable message is contained on a portable computer readable device.

148. (New) The method of any of claims 139-147 wherein the information is sensitive information.

149. (New) The method of claim 148 wherein the information is compliance information.

150. (New) The method of claim 139 further comprising storing a record of the entity's level of consent.

151. (New) A computer-readable signal transmitted on a computer-readable medium, the computer readable signal comprising computer program instructions that, when executed by a computer, direct the computer to perform a method of obtaining consent to electronically send information to an entity, the method comprising:

notifying the entity of the availability of information in electronic form; and

allowing the entity to indicate the entity's level of consent to viewing information in electronic form.

152. (New) The computer-readable signal of claim 151 wherein the method further comprises sending the level of consent to a second computer.

153. (New) The computer-readable signal of claim 152 wherein the sending occurs over a computer communications link.

154. (New) The computer-readable signal of claim 151 wherein the method further comprises storing the level of consent.

155. (New) The computer-readable signal of claim 151 wherein the computer-readable signal further comprises instructions for enabling the delivery of the information in electronic form.

156. (New) The computer-readable signal of claim 155 wherein enabling the delivery of the information in electronic form comprises providing instructions for obtaining the information.

157. (New) The computer-readable signal of claim 155 wherein enabling the delivery of the information in electronic form comprises providing an address on the World Wide Web where the information is located.

158. (New) The computer-readable signal of claim 155 wherein the delivery of information in electronic form is enabled for delivery to the entity.

159. (New) The computer-readable signal of claim 151 wherein the level of consent is determined by an affirmative action from the entity.

160. (New) The method of claim 151 wherein the computer readable medium is a portable computer readable device.

161. (New) The computer-readable signal of any of claims 151-160 wherein the information is sensitive information.

162. (New) The computer-readable signal of claim 161 wherein the information is compliance information.

163. (New) A method comprising:

sending a message indicating availability of information electronically; and determining an entity's level of consent to receiving information electronically.

164. (New) The method of claim 163 wherein the sending occurs over a computer communications link.

165. (New) The method of claim 163 further comprising, when the level of consent is deemed to be affirmative, enabling the delivery of information in electronic form.

166. (New) The system of claim 165 wherein enabling the delivery of information in electronic form comprises sending the information.

167. (New) The method of claim 165 wherein enabling the delivery of information in electronic form comprises providing instructions for obtaining the information.

168. (New) The method of claim 165 wherein enabling the delivery of information in electronic form comprises providing an address on the World Wide Web where the information is located.

169. (New) The method of claim 165 wherein the delivery of information in electronic form is enabled for delivery to the entity.

170. (New) The method of claim 163 wherein the level of consent is determined after an affirmative action from the entity.

171. (New) The method of claim 163 wherein the message is contained on a portable computer readable device.

172. (New) The method of any of claims 163-171 wherein the information is sensitive information.

173. (New) The method of claim 172 wherein the information is compliance information.

174. (New) The method of claim 163 further comprising storing the entity's level of consent.

175. (New) A system for obtaining consent comprising:

a sending unit programmed to send a computer readable message to a computer, the message indicating the availability of information in electronic form; and

a determining unit programmed to determine a user's level of consent to receive information in electronic form.

176. (New) The system of claim 175 wherein the computer readable message is sent over a computer communications link.

177. (New) The system of claim 175 further comprising an information providing unit programmed to, when the level of consent is deemed to be affirmative, enable the delivery of information in electronic form.

178. (New) The system of claim 177 wherein enabling the delivery of information in electronic form comprises sending the information.

179. (New) The system of claim 177 wherein enabling the delivery of information in electronic form comprises providing instructions for obtaining the information.

180. (New) The system of claim 177 wherein enabling the delivery of information in electronic form comprises providing an address on the World Wide Web where the information is located.

181. (New) The system of claim 177 wherein the delivery of information in electronic form is enabled for delivery to the user.

182. (New) The system of claim 175 wherein the level of consent is determined by an affirmative action from the user.

183. (New) The system of any of claims 175-182 wherein the information is sensitive information.

184. (New) The system of claim 183 wherein the information is compliance information.

185. (New) The system of claim 175 further comprising a storage unit programmed to store a record of consent from a user to receive information in electronic form.

186. (New) A method comprising:

requesting consent to the electronic delivery of compliance information; and once consent is deemed given, providing the compliance information.

187. (New) The method of claim 186 further comprising receiving an indicator that consent was deemed given.

188. (New) The method of claim 187 wherein the indicator is received over a computer communications link.

189. (New) The method of claim 186 further comprising storing an indicator that consent was deemed given.

190. (New) The method of claim 186 wherein providing the compliance information comprises sending the information to the user in electronic form.

191. (New) The method of claim 186 wherein providing the compliance information comprises providing instructions for obtaining the information electronically.

192. (New) The method of claim 186 wherein providing the compliance information comprises providing an address on the World Wide Web where the information is located.

193. (New) The method of claim 186 wherein the consent is deemed given by an affirmative action from a user.

194. (New) The method of claim 186 wherein the consent is requested by sending a user computer executable instructions

195. (New) The method of claim 186 wherein the consent is requested by sending a user a computer-readable device.